

**UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF MICHIGAN**

UNITED STATES OF AMERICA,

CIVIL ACTION NO.:

Plaintiff,

HONORABLE:

vs.

MARK A. VESSELLA
AKA MARK ANTHONY VESSELLA,

Defendant,

COMPLAINT

TO THE HONORABLE UNITED STATES DISTRICT COURT JUDGE:

The United States of America, plaintiff, alleges that:

Jurisdiction

1. This court has jurisdiction over the subject matter of this action pursuant to Article III, Section 2, U.S. Constitution and 28 U.S.C. § 1345.

Venue

2. The defendant is a resident of Macomb County, Michigan within the jurisdiction of this Court and may be served with service of process at 22843 Cushing Ave., Eastpointe, MI 48021.

The Debt – Account No. 1998A11636

3. The debt owed to the United States of America is as follows:

A. Current Principal (<i>after application of all prior payments, credits, and offsets</i>)	\$7,311.18
B. Current Capitalized Interest Balance and Accrued Interest	\$3,002.20
C. Accrued Capitalized Interest since July 28, 1998	\$10,646.21
Owed	\$20,959.59

The Debt – Account No. 1998A14480

4. The debt owed to the United States of America is as follows:

A. Current Principal (<i>after application of all prior payments, credits, and offsets</i>)	\$3,154.34
B. Current Capitalized Interest Balance and Accrued Interest	\$1,194.39
C. Accrued Capitalized Interest since July 28, 1998	\$4,024.80
Owed	\$8,373.53
Total Owed (<i>for Accounts 1998A11636 and 1998A14480</i>)	\$29,333.12

The Certificates of Indebtedness, attached as Exhibits “A and B”, shows the total owed excluding attorney’s fees and CIF charges. The principal balance and interest balance shown on the Certificate of Indebtedness is correct as the date of the Certificate of Indebtedness after application of all prior payments, credits and offsets. Prejudgment interest for account 1998A11636 accrues at the rate of 9.13% per annum and prejudgment interest for account 1998A14480 accrues at the rate of 8.0% per annum.

Failure to Pay

5. Demand has been made upon the defendant for payment of the indebtedness, and the defendant has neglected and refused to pay the same.

WHEREFORE, USA prays for judgment:

D. For the sums set forth in paragraph 3 and 4 above, plus prejudgment interest through the date of judgment, all administrative costs allowed by law, and post-judgment interest pursuant to 28 U.S.C. § 1961 and that interest on the judgment be at the legal rate until paid in full;

E. For attorney’s fees to the extent allowed by law;

F. Filing fee of \$350.00 as premittted by 28 U.S.C. § 2412(a)(2); and,

G. For such other relief which the Court deems proper.

Respectfully submitted,

By: /s/ Craig S. Schoenherr, Sr.
CRAIG S. SCHOENHERR, SR. (P32245)
Attorney for Plaintiff
O'Reilly Rancilio PC
12900 Hall Rd Ste 350
Sterling Heights, MI 48313
Phone: (586) 726-1000
Fax: (586) 726-1560
cschoenherr@orlaw.com

**U. S. DEPARTMENT OF EDUCATION
SAN FRANCISCO, CALIFORNIA**

CERTIFICATE OF INDEBTEDNESS

Mark A. Vessella
AKA: Mark Anthony Vessella
22843 Cushing Ave
East Pointe, MI 48021
SSN: 3-3715

I certify that Department of Education records show that the borrower named above is indebted to the United States in the amount stated below plus additional interest from 07/28/98.

On or about 05/21/87, the borrower executed promissory note(s) to secure loan(s) of \$4,000.00 from First Bank (N.A.) at 9.13 percent interest per annum. This loan obligation was guaranteed by Great Lakes Higher Education Corporation and then reinsured by the Department of Education under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. 1071 et seq. (34 CFR, Part 682). The holder demanded payment according to the terms of the note(s), and credited \$0.00 to the outstanding principal owed on the loan(s). The borrower defaulted on the obligation on 11/02/93, and the holder filed a claim on the guarantee.

Due to this default, the guaranty agency paid a claim in the amount of \$8,311.18 to the holder. The guarantor was then reimbursed for that claim payment by the Department under its reinsurance agreement. The guarantor attempted to collect the debt from the borrower. The guarantor was unable to collect the full amount due, and on 12/25/96, assigned its right and title to the loan(s) to the Department.

Since assignment of the loan, the Department has received a total of \$0.00 in payments from all sources, including Treasury Department offsets, if any. After application of these payments, the borrower now owes the United States the following:

Principal:	\$ 7,311.18
Interest:	\$ 3,002.20
Administrative/Collection Costs:	\$ 0.00
Late fees:	\$ 0.00
 Total debt as of 07/28/98:	 \$ 10,313.38

Interest accrues on the principal shown here at the rate of 1.83 per day.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on: 8/28/98 Name: Mark A. Vessella
Title: Loan Analyst
Branch: Litigation Branch

EXHIBIT

A

NOV 1993

806

PLEASE PRINT CLEARLY IN INK

BE SURE TO PUT YOUR INITIALS BY ANY CORRECTIONS YOU HAVE TO MAKE.

AUXILIARY LOAN TO ASSIST STUDENTS (ALAS)

A. IMPORTANT - READ THIS INFORMATION CAREFULLY

The terms "I" and "me" refer to the borrower.

- I will read the Promissory Note before I fill it out. If I have any questions, I will ask my lender. If I don't know who my lender will be, I will contact my school or the Higher Education Assistance Foundation (HEAF).
- When the lender accepts my signed Promissory Note with my application, the lender is not necessarily agreeing to lend me the money. The lender has the right not to make a loan or lend an amount less than the Loan Amount Requested. I will be required to repay only that amount of money that the lender lends. Laws and regulations may not allow the lender to lend me as much as I have asked for.
- After HEAF has agreed to guarantee my loan, the lender will send me a Disclosure Statement. The Disclosure Statement will tell me:
 - the total dollar amount of my loan
 - the interest rate I will pay
 - the dollar amount of the guarantee fee I will pay
 - the check disbursement date
 - repayment terms, if principal not deferred
 - interest payment terms, if principal repayment deferred

Some of the terms on my Disclosure Statement may be different from what they are on the Promissory Note. If they are different, the terms on the Disclosure Statement apply instead of what is on this Note. If I am not satisfied with the new terms, I may cancel the agreement. If I decide to cancel this agreement, I will contact my lender immediately and I will not cash the loan check. I will be sure to check the Disclosure Statement as soon as I get it and let my lender know if anything looks wrong or if I have any questions.

B. PROMISE TO PAY

MARK ANTHONY VESSELLA
(Print Your Name as Borrower)

promise to pay to the order of

First Bank (Chia)
Milwaukee, Wisconsin
(Print Your Lender's Name and State)

All of the following Amounts:

- The entire Loan Amount Requested or such lesser amount as is loaned. **LOAN AMOUNT**

REQUESTED: \$

4,000.00

- Interest on the unpaid principal balance of 12 percent per year.
- The guarantee fee of one percent per year (up to five years) of the loan amount based on a declining balance.

C. REPAYMENT

- ☐ Immediate Repayment. If the preceding box is checked, I agree to begin repaying loan principal and interest within 60 days of disbursement. The terms and conditions of the repayment will be identified in the Disclosure Statement.
- ☒ Deferred Repayment. If the preceding box is checked, I wish to defer repayment of loan principal for reasons explained on the back of this Note. During the deferral period, interest on the loan shall, at my lender's option, and in accordance with the terms and conditions on the Disclosure Statement:
 - be paid by me in installments, or
 - accrue until repayment of principal begins, when the accrued interest shall be added to the principal amount of the loan.
 I agree to begin repayment of the loan in periodic installments of principal and interest within 60 days after I cease to be entitled to the deferral.
- I will repay this loan over a term of no less than five years, and no more than ten years, from the date principal repayment begins. However, the following exceptions apply to this rule:
 - The repayment term may be longer than ten years if I qualify for a deferment for reasons explained in Section D or for a modification of the repayment terms as explained in Section E.
 - My Lender may require a shorter repayment period if necessary to ensure that my payments in any year on my ALAS and Guaranteed Student Loan program loans, including those of any spouse, total at least 500 of the unpaid balance of such loans, whichever is less.
 - I may request, and the lender may grant me, a repayment period shorter than five years. In that event, I may later choose to have the repayment period extended to 5 years.
- The particular terms and conditions of repayment that apply to this loan will be set forth in a separate Loan Disclosure. If I have more than one ALAS loan, the loans may be combined and the repayment terms will then be disclosed in a separate Repayment Schedule.
- I will contact the Lender prior to expiration of the period of deferral to negotiate the terms of repayment. If I neglect to do so, I authorize the Lender to establish repayment terms within the guidelines set forth in paragraph 2, without my further approval; however, my Lender must inform me of the terms in writing at the latest address which I have provided to the Lender.
- My obligation to repay this loan shall be cancelled if I die or become totally and permanently disabled.
- At my option, and without penalty, I may prepay all or any part of this loan plus interest thereon at any time. In the event of prepayment, I may be entitled to a refund of unearned interest. The amount of any such rebate shall be computed by the same method by which interest payments were computed.

D. DEFERMENT OF PAYMENT

In certain instances authorized by the Act, see Section 1, the payments on the loan may be deferred. The instances currently authorized by the Act are described on the reverse of this Note. If I seek such deferment, I agree to comply with the relevant federal regulations and the Rules and Regulations of HEAF, including without limitation submission of required forms to the Lender.

I will remain responsible for payment of interest during any period of deferment, which my Lender may (a) collect on a periodic basis, or (b) add to the principal balance of the loan.

E. MODIFICATION OF REPAYMENT TERMS

If I am unable to repay this loan in accordance with the terms of this Note, I may request my Lender to modify these terms. My Lender may, but is not required to allow any of the following:

- A short period of time in which payments are waived.
 - A reasonable extension of time for making payments.
 - The making of smaller payments than were originally scheduled.
- No such modification shall affect my continuing obligation to pay interest.

Your Name MARK A VESSELLA
Your SSN ██████████-3715
Your Address 26176 LEMCH
Your City/State/ZIP ROSEVILLE MICH 48066

F. DEFAULT & ACCELERATION

If I default on this loan, the lender may declare the entire unpaid amount of this loan, including interest and applicable late charges, immediately due and payable. A default may also mean me ineligible for the benefits described in Sections B, D, and E. Under HEAF regulations governing the ALAS program, any of the following events is a default:

- Failing to make any payment when due.
- Making any false representation for the purpose of obtaining this loan.
- Using the loan proceeds for other than educational purposes.
- Failing to enroll in the school that completed the application for the time identified as my loan period.
- Not notifying the lender immediately if I (a) drop to less than a half-time student, (b) change my graduation date, (c) change my name or (d) change my address.
- If I default, I will also pay all charges and other costs — including attorney's fees — that are permitted by federal law and regulations for the collection of these amounts. If this loan is referred for collection to an agency that is subject to the Fair Debt Collection Practices Act, I will pay collection costs not to exceed 25 percent of the unpaid principal and accrued interest. Declaring these amounts immediately due and payable is at the option of the lender, which it may do only after complying with applicable notice and other requirements of law. Failure to exercise this option does not constitute a waiver of the lender's right to pursue the action at a later date. If I default, the lender may endorse this Note to HEAF. I will then be required to pay HEAF all amounts owed.

G. CREDIT BUREAU NOTIFICATION

If I default on this loan, the lender or HEAF may report the default to credit bureau organizations. This may significantly and adversely affect my credit rating. The lender must provide information on the repayment status of this loan to any credit bureau organization upon my request. If not otherwise prohibited by law, the lender may disclose information about the status of this loan to any credit bureau organizations.

H. LATE CHARGES

If permitted by law, the lender may collect from me a late charge if I fail to make any part of my installment payment within 15 days after it is due, unless I provide documentation that I am entitled to have the payment deferred as described under Section D in this Promissory Note. A late charge may not exceed 25 or 3% of an installment, whichever amount is less.

I. GENERAL

I understand that the lender has applied for a guarantee of this loan through the Higher Education Assistance Foundation (HEAF) and because of this, the loan is subject to, and the terms of this Note will be interpreted in accordance with, Subchapter IV, Part B of the Higher Education Act of 1965 (the "Act") as amended, federal regulations adopted under the Act, and the Rules and Regulations of HEAF. To the extent not governed by federal law, this Note shall be governed by the laws of the jurisdiction in which the lender is located.

NOTICE TO BORROWER

- DO NOT SIGN THIS PROMISSORY NOTE BEFORE YOU READ IT.
- YOU ARE ENTITLED TO A COPY OF THIS PROMISSORY NOTE.
- YOU MAY PREPAY THE UNPAID BALANCE AT ANY TIME WITHOUT PENALTY.
- IF YOU HAVE ANY QUESTIONS OR WISH TO CANCEL THIS LOAN (1) DO NOT CASH THE LOAN CHECK(s) AND (2) CONTACT YOUR LENDER.

Mark Anthony Vessella 5-21-97
Your Name Today's Date

Your Lender's Signature (if any)

Today's Date

Your Lender's Address, City, State and ZIP Code

The above signed borrower signs this Promissory Note in the capacity of an interor within the meaning of the Uniform Commercial Code. As such, the undersigned hereby waives demand, prepayment for payment, notice of nonpayment, protest, and notice of protest, and acknowledges and agrees that the Lender has expressly reserved its rights against the undersigned notwithstanding deferment of payment in accordance with Section D of this Note or modification of repayment terms in accordance with Section E of this Note.

LENDER COPY

**U. S. DEPARTMENT OF EDUCATION
SAN FRANCISCO, CALIFORNIA**

CERTIFICATE OF INDEBTEDNESS

Mark A. Vessella
AKA: Mark Anthony Vessella
22843 Cushing Ave
East Pointe, MI 48021
SSN [REDACTED]-3715

I certify that Department of Education records show that the borrower named above is indebted to the United States in the amount stated below plus additional interest from 07/28/98.

On or about 05/17/88, the borrower executed promissory note(s) to secure loan(s) of \$2,625.00 from First Bank (N.A.) at 8 percent interest per annum. This loan obligation was guaranteed by Great Lakes Higher Education Corporation and then reinsured by the Department of Education under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. 1071 et seq. (34 CFR. Part 682). The holder demanded payment according to the terms of the note(s), and credited \$0.00 to the outstanding principal owed on the loan(s). The borrower defaulted on the obligation on 11/02/93, and the holder filed a claim on the guarantee.

Due to this default, the guaranty agency paid a claim in the amount of \$3,154.34 to the holder. The guarantor was then reimbursed for that claim payment by the Department under its reinsurance agreement. The guarantor attempted to collect the debt from the borrower. The guarantor was unable to collect the full amount due, and on 12/25/96, assigned its right and title to the loan(s) to the Department.

Since assignment of the loan, the Department has received a total of \$0.00 in payments from all sources, including Treasury Department offsets, if any. After application of these payments, the borrower now owes the United States the following:

Principal:	\$ 3,154.34
Interest:	\$ 1,194.39
Administrative/Collection Costs:	\$ 0.00
Late fees:	\$ 0.00
 Total debt as of 07/28/98:	 \$ 4,348.73

Interest accrues on the principal shown here at the rate of .69 per day.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on: 8/4/98

Name: [Signature]
Title: Loan Analyst
Branch: Litigation Branch



NOV 1983 **GUARANTEED STUDENT LOAN PROMISSORY NOTE** **IMPORTANT - READ THIS INFORMATION CAREFULLY**

The terms "I" and "me" refer to the borrower.

- I will read this Promissory Note before I fill it out. If I have any questions, I will ask my lender.
- When the lender accepts my signed Promissory Note with my application, the lender is not necessarily agreeing to lend me money. The lender has the right not to lend me money or to lend an amount less than the Loan Amount Requested. I will be required to repay only the amount of money that the lender lends. Laws and regulations may not allow the lender to lend me as much as I have asked for.
- After HEAF has agreed to guarantee my loan, the lender will send me a Disclosure Statement. The Disclosure Statement will tell me:
 - the total dollar amount of my loan
 - the interest rate I will pay
 - the dollar amount of the origination fee I will pay
 - the dollar amount of the guarantee fee I will pay
 - how long my grace period will be
 - any other important information
 Some of the terms on my Disclosure Statement may be different from what they are on this Promissory Note. If they are different, the terms on the Disclosure Statement apply instead of what is on this Note. If I am not satisfied with the new terms, I may cancel the agreement. If I do wish to cancel this agreement, I will contact my lender immediately and I will not cash any loan checks. I will be sure to check the Disclosure Statement as soon as I get it and let my lender know if anything looks wrong or if I have any questions.

B. PROMISE TO PAY

I, MARK ANTHONY VESSELKA promise to pay to the order of First Bank N.A. (Print Your Name as Borrower) (Print Your Lender's Name)

All of the following amounts:
 1) The entire Loan Amount Requested or such lesser amount as is loaned. **LOAN AMOUNT**

REQUESTED \$ 2625.00

- Interest on the unpaid principal balance. The applicable interest rate on this loan will be figured in the following manner: If I have an unpaid principal balance on a Guaranteed Student Loan having an applicable interest rate of 6%, the applicable interest rate on this loan will be 7%. If I have an unpaid principal balance on a Guaranteed Student Loan having an applicable interest rate of 7%, 8%, or 9%, the applicable interest rate on this loan will be the same as my other loan(s). If I have no outstanding Guaranteed Student Loans, my applicable interest rate on this loan will be 6%.
- I further understand that if I am eligible for federal interest benefits, the interest will be paid by the Secretary of Education (Secretary) (a) during the period I am in school on at least a half-time basis, (b) during the grace period described in Section D below, and (c) during the time my loan payments are deferred as allowed by Section F below.
- The Guarantee Fee which is .75% per annum of the Loan Amount for the anticipated in-school period plus six months; the fee will be deducted from the initial disbursement. This charge is not subject to refund except for the amount attributable to any disbursement I do not receive, but will, at the lender's option, be applied to my loan balance or be returned to me.
- The Origination Fee which will be deducted from the proceeds of the loan. The fee may not exceed 5 percent of the Loan Amount. This charge is not subject to refund except for the amount attributable to any disbursement I do not receive.

C. GENERAL

I understand that the lender has applied for guarantee coverage of this loan through the Higher Education Assistance Foundation (HEAF) and because of this, the loan is subject to, and the terms of this Promissory Note will be interpreted in accordance with, Subchapter IV, Part 3 of the Higher Education Act of 1985 (the "Act") as amended, federal regulations adopted under the Act, and the Rules and Regulations of the HEAF. To the extent not governed by federal law, this Note shall be governed by the laws of the jurisdiction in which the lender is located.

D. REPAYMENT

I will repay this loan in periodic installments during a repayment period that will begin no later than the end of my grace period. However, during the grace period I may request that the repayment period begin earlier. The grace period begins when I cease to carry at least one-half the normal academic workload at a school that is participating in the Guaranteed Student Loan Program (GSLP).

- The Secretary will pay the interest that accrues on this loan prior to the repayment period and during my deferment period, if it is determined that I qualify to have such payments made on my behalf under the regulations governing the GSLP. In the event the interest on this loan is payable by the Secretary, the lender may not attempt to collect this interest from me. I may, however, choose to pay this interest myself.
- Once the repayment period begins I will be responsible for payment of all the interest that accrues on this loan, except that if the interest accruing on this loan prior to the repayment period was payable by the Secretary, the Secretary will pay the interest that accrues during any period described under DEFERMENT in this Promissory Note.
- The lender may add any interest to the unpaid principal balance of this loan that is not paid when it is due, in accordance with regulations of HEAF governing the GSLP. I will repay this loan within 15 years of the date of this Promissory Note, over a repayment period that generally lasts at least 5 years but no more than 10 years. However, the following exceptions to these rules apply:
 - The lender may require a repayment period shorter than five years to assure that the payments of all my loans, GSL and PLUS, including those of my spouse, are at least \$500.00 per annum or, the unpaid principal balance, whichever is less. These terms apply to all holders of my loans, GSL and PLUS.
 - Any period described under DEFERMENT in this Promissory Note or any period for which the lender has granted forbearance will not be included in determining the 5-, 10-, and 15-year periods mentioned above.
 - If, during the grace period, I request a shorter repayment period, the lender may grant me a period shorter than 5 years. In that event, I may later choose to have the repayment period extended to 5 years.
 - I must contact the lender prior to expiration of my grace period to negotiate the terms of repayment. If I neglect to do so, I hereby authorize the lender to establish repayment terms within the guidelines set forth in Paragraph 3 of this section, without my further approval; however, the lender must inform me of these terms in writing at the latest address that I have provided to the lender.
 - My obligation to repay this loan shall be cancelled if I become totally and permanently disabled or die.

The particular terms and conditions of repayment that apply to this loan will be set forth in a separate document, known as a repayment schedule, that the lender will provide to me before the repayment period begins.

E. PREPAYMENT

At any option and without penalty, I may prepay at any time all or any part of the unpaid principal balance of this loan. In the event of prepayment and if interest payments have been calculated by a method other than simple interest or actual daily accrual, I will be entitled to a rebate of any unearned interest that I have paid. The amount of any such rebate will be computed by the same method by which interest payments were computed.

LENDER COPY

Your Name MARK ANTHONY VESSELKA
 Your SSN 9-111111 3715
 Your Address 25176 LEMCH
 Your City/State/ZIP Rossville Mich 48066

First Bank N.A.

(Print Your Lender's Name)

Ann Arbor, MI

(Print Your Lender's City and State)

F. DEFERMENT

I understand that in certain instances authorized by the Act the payments I am required to make under Section D may be deferred. The lender is currently authorized by the Act as described on the reverse side of this Note. To obtain such deferment, I agree to comply with the relevant federal regulations and the Rules and Regulations of the HEAF, including, without limitation, submission of required forms to the lender.

G. MODIFICATION OF REPAYMENT TERMS

If I am unable to repay this loan in accordance with the terms established under Section D, I may request the lender to modify these terms in the manner identified on the reverse side of this Note. I understand that a modification of repayment terms under this section is different from a Deferment (Section F) and that I will remain responsible for payment of interest during the period which the lender may (a) collect from me on a periodic basis or (b) accrue and add to the principal balance of the loan.

H. ACCELERATION & DEFAULT

If I default on this loan, the lender may declare the entire unpaid amount of the loan, including interest and applicable late charges, immediately due and payable. A default may also make me ineligible for the benefits described under DEFERMENT and REPAYMENT in this Promissory Note. Under HEAF regulations governing the GSLP, any of the following events is a default:

- Failing to make any payment when due.
 - Making any false representation for the purpose of obtaining this loan.
 - Using the loan proceeds for other than educational purposes.
 - Failing to enroll in the school that completed the application for the time identified as my loan period.
 - Not notifying the lender immediately if I (a) drop to less than a half-time student, (b) change my graduation date, (c) change my name or (d) change my address.
- If I fail to make any payment when due, I will also pay all charges and other costs - including attorney's fees - that are permitted by federal law and regulations for the collection of such amounts. If this loan is referred for collection to an agency that is subject to the Fair Debt Collection Practices Act, I will pay collection costs not to exceed 25 percent of the unpaid principal and accrued interest. (Declaring these amounts immediately due and payable is at the option of the lender, which it may do only after complying with applicable notice and other requirements of law. Failure to exercise this option does not constitute a waiver of the lender's right to exercise the option at a later date. If I default, the lender may declare this Promissory Note to HEAF. I will then be required to pay HEAF all amounts owed.)

I. CREDIT BUREAU NOTIFICATION

If I default on this loan, the lender or guarantor may report the default to credit bureau organizations. This may significantly and adversely affect my credit rating. The lender must provide information on the repayment status of this loan to any credit bureau organization upon my request. If not otherwise prohibited by law, the lender may disclose information about the status of this loan to any credit bureau organizations.

J. LATE CHARGES

If permitted by law, the lender may collect from me a late charge if I fail to make any part of an installment payment within 15 days after it is due, unless I provide documentation that I am entitled to have the payment deferred as described under DEFERMENT in this Promissory Note. A late charge may not exceed 25 or 5% of an installment, whichever amount is less.

NOTICE TO BORROWER

- DO NOT SIGN THIS PROMISSORY NOTE BEFORE YOU READ IT.
- YOU ARE ENTITLED TO A COPY OF THE PROMISSORY NOTE.
- YOU MAY PREPAY THE UNPAID BALANCE AT ANY TIME WITHOUT PENALTY.
- IF YOU HAVE ANY QUESTIONS OR WISH TO CANCEL THIS LOAN DO NOT CASH THE LOAN CHECK(S) AND 2) CONTACT YOUR LENDER.

Mark Anthony Vesselka
 Sign Your Name

5-17-88
 Today's Date